For Recording Purposes Only

PREPARED BY:

Thad J. Mueller, MB #10058 112 East Bankhead Street, Ste. A New Albany, MS 38652 (662) 534-6326 FAX: (662) 534-5205 RETURN TO:

Thad J. Mueller 112 East Bankhead Street, Ste. A New Albany, MS 38652

INDEX INSTRUCTIONS: Lot 62, The Plantation, Phase 2, Section "B", Plantation Lakes, Section 22, Township 1, Range 6 West, DeSoto County, Mississippi

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTION OF TRUSTEE

BY VIRTUE OF THE POWER vested in the undersigned by the provisions of the below described deeds of trust, duly recorded in the land records in the office of the Chancery Clerk of DeSoto County, Mississippi, the undersigned, on behalf of Regions Bank d/b/a Regions Mortgage, 215 Forrest Street, P.O. Box 18001, Hattiesburg, MS 39404-8001, (601) 554-2000, the beneficiary in said deed of trust, does hereby appoint Thad J. Mueller, 112 East Bankhead Street, Ste. A, New Albany, MS 38652, (662) 534-6326, as Trustee in said deed of trust in the place and stead of the below named trustee(s), with full power and authority to execute all the

trusts and provisions of the said deed of trust and direct him to make sale of the property therein conveyed for the payment of the debt therein secured.

These deeds of trust are:

Deed of Trust from Phyllis K. Gibbs and George Gibbs, Wife and Husband, to Regions Bank d/b/a Regions Mortgage, dated November 15, 2005, and recorded on November 22, 2005 in **Book 2,356 at Page 599** in the land records of DeSoto County, Mississippi, Emmett James House or Bill R. McLaughlin, Trustee.

WITNESS the signature of the undersigned, this the \(\frac{1}{2}\) day of \(\frac{\mathcal{MGUST}}{2011}\).

BY:

JOE TERRILL

VICE-PRESIDENT, REGIONS BANK

STATE OF MISSISSIPPI

COUNTY OF FORREST

Personally appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named JOE TERRILL, who is a VICE-PRESIDENT of Regions Bank, having first been duly sworn, who acknowledged that he signed and delivered the above and foregoing Substitution of Trustee, having first been authorized to do so by Regions Bank, for the purposes mentioned on the day and year therein mentioned.

My Commission Expires:

ID No.
BB773
NOTARY PUBLIC
Comm. Expires
March 2.2012